

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court DISTRICT OF NEW JERSEY

In re THOMAS J. ERNST,
Debtor

Case No. 11-15669-ms

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 850,000.00	N/A	9,850,000
B - Personal Property	YES	1	\$ 210,000.00	N/A	
C - Property Claimed as Exempt	\$14				
D - Creditors Holding Secured Claims	5			\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
TOTAL			\$	\$	

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B 6B (Official Form 6B) (12/07)

In re THOMAS J. ERNST
Debtor

Case No. 11-15669-MS

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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		\$95.00 personal wallet		
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		2 SOFA, 1 Bed, 2 TV, 1 DESK 700 Ocean Ave, Suite 312 Spring Lake, NJ 07762		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		30 SHIRTS + 200 SUITS 6 SHIRTS.		
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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U.S. DISTRICT COURT

Case No. 11-15669-MS
(If known)

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- ☒ Check if debtor claims a homestead exemption that exceeds \$146,450.*

* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 6D (Official Form 6D) (12/07) - Cont.

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In re THOMAS J. ERNST
Debtor

Case No. 11-15669-ms
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. SSEX-SUSSEX Condo ASSN	✓	✓				✓	\$83,000	
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. _____ of _____ continuation sheets attached to Schedule of Creditors Holding Secured Claims							Subtotal (s) ► (Total(s) of this page)	\$ \$
							Total(s) ► (Use only on last page)	\$ \$

(Report also on
Summary of Schedules.)

(If applicable,
report also on
Statistical Summary
of Certain
Liabilities and
Related Data.)

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B 6D (Official Form 6D) (12/07)

In re THOMAS J. ERNST
Debtor

Case No. 11-15669-ms
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Bank of America Home Mortgage	✓		\$450,000 VALUE \$			✓		
ACCOUNT NO. LaSalle Bank Home Mortgage			VALUE \$			✓		
ACCOUNT NO. Bridges Financial			\$300,000 VALUE \$			✓		
continuation sheets attached Subtotal ► (Total of this page) Total ► (Use only on last page)							\$	\$

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B 6E (Official Form 6E) (04/10)

In re THOMAS J. ERNST
Debtor

Case No. 11-15669-MS
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 6E (Official Form 6E) (04/10) - Cont.

In re THOMAS J. ERNST,
Debtor

Case No. 11-15669-MS
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ continuation sheets attached

B 6E (Official Form 6E) (04/10) – Cont.

In re THOMAS J. ERNST,
Debtor

Case No. 11-15669-MS
(if known)

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Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

____ continuation sheets attached

B 6E (Official Form 6E) (04/10) - Cont.

In re THOMAS J. ERNST
Debtor

Case No. 11-15669-MS
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
NY Presbyterian Columbia West Hospital 70 East 70th NYC, NY	✓	✓	June 2010			✓	\$420,000		
Account No.									
Overlook Hospital Summit, NJ 99 Beaver Rd 07928	✓	✓	May 2010			✓	\$310,000		
Account No.									
Dr Joseph Lane c/o NY Presbyterian 70 East 70th NYC, NY	✓	✓	June 2010			✓	\$24,000		
Account No.									
Dr. Max Mandel Overlook Hospital Summit, NJ 07928	✓	✓	May 2010			✓	\$15,000		
Sheet no. ___ of ___ continuation sheets attached to Schedule of Creditors Holding Priority Claims							Subtotals▶ (Totals of this page)	\$	\$
Total▶ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals▶ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								\$	\$

B 6G (Official Form 6G) (12/07)

In re THOMAS J. ERNST,
Debtor

Case No. 11-15669-MS
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
CARL HUNKING 252 Maple Cove Lane, Lampe, Missouri	\$850,000 Purchase of 700 Ocean Avenue, Suite 312 Spring Lake, NJ
TSE MINING + Engineering, Delaware Corp. 784 Morris Turnpike, #134 Short Hills, NJ 07078	\$929,000 for 5% Share of Mining Deed #5 in Delta County, Colorado

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B6I (Official Form 6I) (12/07)

In re THOMAS J. ERNST
Debtor

Case No. 11-15669-MS
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: MARRIED	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): WIFE JOANNA	AGE(S): 63
Employment:	DEBTOR	SPOUSE
Occupation	HEALTH INSURANCE + CONSULTANT	RETIRED TEACHER
Name of Employer	TJE MINING + ENGINEERING	
How long employed	1 TO 2 YEARS	
Address of Employer	784 MORRIS TURNPIKE, SUITE 134, SHORT HILLS, NJ 07078	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>5,000.00</u>	\$ _____
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ _____	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (Specify): _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>4,000</u>	\$ _____
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social security or government assistance (Specify): _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify): _____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ _____	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)	\$ _____	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ _____	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re THOMAS J. ERNST,
Debtor

Case No. 11-15669-MS
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☒ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>2,000</u>
a. Are real estate taxes included? Yes _____ No <u>✓</u>	
b. Is property insurance included? Yes _____ No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel	\$ _____
b. Water and sewer	\$ _____
c. Telephone	\$ <u>60</u>
d. Other _____	\$ _____
3. Home maintenance (repairs and upkeep)	\$ _____
4. Food	\$ <u>200</u>
5. Clothing	\$ <u>50</u>
6. Laundry and dry cleaning	\$ <u>30</u>
7. Medical and dental expenses	\$ <u>300</u>
8. Transportation (not including car payments)	\$ <u>10</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>-0-</u>
10. Charitable contributions	\$ <u>210</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ _____
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ _____
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ _____
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other _____	\$ _____
c. Other _____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other _____	\$ _____
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 14
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ _____
b. Average monthly expenses from Line 18 above	\$ _____
c. Monthly net income (a. minus b.)	\$ _____

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re THOMAS J. ERNST,
Debtor

Case No. 11-5669-MS
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 03/14/2011

Signature: Thomas J. Ernst,
Debtor pro se

Date 3/14/2011

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

_____ Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 4 (Official Form 4) (12/07)

UNITED STATES BANKRUPTCY COURT

RECEIVED CLERK
 U.S. DISTRICT COURT
 2011 MAR 14 P 6:40

In re THOMAS J. ERNST
 Debtor

Case No. 11-15669-MS

Chapter 13

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address, including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
OVERLOOK HOSPITAL 99 bEAUVOIR	SUMMIT, NEW JERSEY	MEDICAL BILLS	PERSONAL unsecured	\$357,000
RUNNELS HOSPITAL	UNION COUNTY, NEW JERSEY	MEDICAL BILLS	PERSONAL	\$67,000

Date: MARCH 13, 2011

THOMAS J. ERNST
 Debtor

[Declaration as in Form 2]

Re: THOMAS J. ERNST: UNSECURED CREDITORS IN
CASE NUMBER 11-1569-MS

SPRING LAKE BORO REAL ESTATE TAX \$2,400
COVELLIO BROS GARDEN, 625 MAIN SREET, MADISON, NJ 07928 \$8,000
ATREM NINTINKO \$7,900, Baltimore, MD
SPRING LAKE TRAFFIC TICKETS: \$450
SL-047853 + SL 047834 ATTY ANTHONY CARFARO
PODS STORAGE \$3,400
MORRIS TOWNSHIP TRAFFIC TICKETS: \$450
ATTY JON BLATT
MCLEAN STORAGE \$2,200
DEFIANCE, OH TRANSFER, TRUCK/STORAGE \$3,330
J+k McLean, Virginia Storage \$900
DR. MARK MANDEL: \$12,000 SURGERY AT OVERLOOK
DR. JOSEPH LANE: \$23,000 SURGERY AT NY PRESYBETERIAN

Coram health: Surgical Supplies \$14,000

Visiting Nurses SOMERSET COUNTY: \$4,500

NY Presybterian Hopsital: \$363,000

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**Re: THOMAS J. ERNST: SECURED CREDITORS IN CASE
NUMBER 11-1569-MS**

BANK OF AMERICA MORTGAGE \$456,000

BRIDGES FINANCIAL \$300,000

**c/o archer/Greiner law firm; One cennential lane,
Haddonfield, New Jersey**

Essex-Sussex condo association \$90,000

799 ocean avenue, suite 312, spring lake nj 07762

Re: THOMAS J. Ernst real property assets
NUMBER 11-1569-MS

<u>#1) 700 Ocean Avenue, Suite 312, Spring Lake, NJ</u>	
<u>Value of \$850,000 with Equity of \$165,000;</u>	
<u>Sale pending in July 2011 to "Palace of Stars", July 2011</u>	
<u>#2) \$390,000 in Recorded Lien on Oil/Gas Property</u>	
<u>c/o San Patricio, Texas Recorder of Deeds</u>	
<u>San Paricio, County, Texas</u>	
<u>#3) Mining Deeds: Gold + Platinum + Silver</u>	
<u>Claims #5 and #6 Delta County, Colorado</u> \$210,000,000	
<u>c/o Kim Wright, Supervisor, Delta County Recorder of</u>	
<u>Deeds, City of Delta, Colorado; related Claims #1-#3 for</u>	
<u>\$210 Million now for sale thru Bass Investments</u>	
<u>#4) \$33 Million in HCA Bonds that Mature May 2012</u>	
	<u>c/o Carl Hunking</u>
<u>252 Maple Cove, Lane, Lampe, Missouri</u>	

More Real Property
Thomas J. Ernst Case 11-15669-MS

Mining Deeds #4 and #5
Appraised for \$800 Million Each with
Claims #1, #2, and #3 now on sale
on \$210 Million thru Bass Investments
of NYC and Boca Raton
Recorded in Delta County, Colorado
Attn: Kim Wright, SUPERVISOR
DELTA COUNTY RECORDER OFFICE
501 Palmer Street, suite 211
Delta, Colorado 61416
970-874-2150
FAX 970-872-1250

Note:

Mining Deeds Were Recorded
As "Thomas J. Ernst & America's
Premier Senior Health Plan" later
Assigned for stock in "TJE MINING
& Engineering, Inc." a Delaware corp
With Thomas J. Ernst owning 15% of
Stock and 15% of Mining Deeds 4 & 5

To Whom It May Concern:

August 18, 2008

Please consider the following assets as additional security and/or assignable collateral:

- 1) Oil & Gas Lease in San Patricio County, Texas; we hold a formal recorded lien against this multi-million property. The \$390,000 lien was recorded a number of months ago by the elected Recorder of Deeds in that proven very oil rich Texas County; and/or,**
- 2) Coal & Gas \$2 Million lien, properly recorded with the county officials in Western Pennsylvania on land with subsurface rights of over \$484 Million in formally appraised Northern Appalachian Coal; and/or,**
- 3) \$60,000 Bad Check plus interest to be collected from Jerry Catlin, supervisor at American Service Center and former Executive Director of Christian Children's Store in Arlington, VA; and/or,**
- 4) \$100,000 Bad Check plus interest from Abdul Haidary of Los Angeles and of Kabul, Afghanistan introduced and recommended to me by the former Afghan Ambassador to USA;**

With your advice and help, we perhaps we quickly can convert one or more of the above-cited "Receivables" assets into hard cash. Please let me know which of these "Receivables" would be of interest to you. Please drop me a note or E-Mail as to your strategy for (a) collecting and then (b) sharing these assets. Thank you for your consideration.

Sincerely,

Thomas J. Ernst

**Thomas J. Ernst
784 Morris Turnpikes, Suite 134
Short Hills, New Jersey 07078**

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**MORE UNSECURED CREDITORS:
THOMAS J. ERNST # 11-15669-MS**

McLean Self-Storage
1510 Spring Hill Road
McLean VA 22102
Re; Ernst and
Unit 158or159

\$3,000

Defiance Transfer &
Trucking No. American
634 Ralston Avenue
(RE:Ernst Furniture)
Defiance, Ohio 43312
419-782-1941

\$8,000

Dr. Mark Mandell
Overlook Hospital
(Re: Joanna Surgery)
Surgeon Doctors' Offices
99 Beauvoir Circle
Summit, New Jersey

\$20,000

Dr. Joseph Lane
Ortho Surgery
(re Joann Surgery)
NY Presbyterian Hospital
70 East 70th Street
NYC, NY

\$25,000

Coviello Brothers Garden

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More Real Property
Thomas J. Ernst Case 11-15669-MS

Mining Deeds #~~4~~ and #~~6~~
Appraised for \$800 Million Each with
Claims #1, #2, and #3 now on sale
on \$210 Million thru Bass Investments
of NYC and Boca Raton
Recorded in Delta County, Colorado
Attn: Kim Wright, SUPERVISOR
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& Engineering, Inc." a Delaware corp
With Thomas J. Ernst owning 15% of
Stock and 15% of Mining Deeds 4 & 5

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Sales Contract

This contract is made and entered into 27th day of February 2011 by Thomas J. Ernst and his sister-in-law, Dorothy J. Valgenti (hereinafter "T") and Palace of Stars, Inc., a Missouri Corporation, Carl Hunking, President (Hereinafter "P").

P agrees and promises to pay T eight hundred and fifty (\$850,000) thousand (USD) for Oceanfront Condo Suite 312 at 700 Ocean Avenue, Spring Lake, NJ 07762 with legal title to govern and recorded in Monmouth County, NJ

Chicago Title will serve as title insurer and escrow agent, with closing date of July 1, 2011.

T will convey title fee simple with Bank of America paid off fully for roughly \$467,000 and Bridges Financial for roughly \$300,000 and Essex-Sussex association for \$87,000 with Chicago Title preparing all proper legal documents and deeds of release to also be recorded in Monmouth County, NJ.

No broker fees are due as principals only are doing this transaction.

Above terms and conditions are understood and agreed to as evidenced by the duly authorized signatures below:

For T Thomas J. Ernst + Dorothy J. Valgenti RA 2-27-11

700 Ocean avenue, Suite 312, Spring Lake, NJ 07762

For P Carl Hunking 2/27/2011

252 Maple Cove Lane, Lampe, Missouri 702-325-1943

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